

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: LATOYA D BANKS	§	Case No.: 09-02809
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/30/2009.
- 2) This case was confirmed on 03/23/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 03/09/2011.
- 6) Number of months from filing to the last payment: 25
- 7) Number of months case was pending: 26
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,592.79
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 27,542.70
Less amount refunded to debtor	\$ 1,027.78
NET RECEIPTS	\$ 26,514.92

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,594.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,732.66
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,326.66**

Attorney fees paid and disclosed by debtor **\$ 1,406.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC AUTO FINANCE	SECURED	7,065.00	23,440.23	23,440.23	10,771.96	2,364.58
HSBC AUTO FINANCE	UNSECURED	18,445.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	2,400.00	2,244.79	2,244.79	801.45	.00
SPIRIT OF AMERICA NA	UNSECURED	90.83	112.82	112.82	33.54	.00
RESURGENT CAPITAL SE	UNSECURED	878.00	885.16	885.16	316.03	.00
SPIRIT OF AMERICA/LA	UNSECURED	301.65	362.55	362.55	124.03	.00
MERCHANTS INTERSTATE	UNSECURED	120.00	NA	NA	.00	.00
PELLETTIERI & HENNIN	UNSECURED	600.00	NA	NA	.00	.00
PERSONAL FINANCE CO	UNSECURED	2,300.00	2,027.62	2,027.62	723.92	.00
SWISS COLONY	UNSECURED	205.41	215.41	215.41	73.71	.00
ROUNDUP FUNDING LLC	UNSECURED	293.00	330.33	330.33	103.15	.00
ECMC	UNSECURED	14,500.00	22,059.76	22,059.76	7,875.89	.00
XLS/CITEL	UNSECURED	5,708.00	NA	NA	.00	.00
ADVOCATE CHRIST MEDI	UNSECURED	32.19	NA	NA	.00	.00
AT T	UNSECURED	365.81	NA	NA	.00	.00
ATHLETIX PHYSICAL TH	UNSECURED	75.00	NA	NA	.00	.00
INSTANT CASH ADVANCE	UNSECURED	500.00	NA	NA	.00	.00
INSTANTWAGES.COM	UNSECURED	500.00	NA	NA	.00	.00
LABORATORY CORP OF A	UNSECURED	9.68	NA	NA	.00	.00
LOAN SHOP ONLINE	UNSECURED	100.00	NA	NA	.00	.00
US CELLULAR	UNSECURED	594.59	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	23,440.23	10,771.96	2,364.58
All Other Secured	.00	.00	.00
TOTAL SECURED:	23,440.23	10,771.96	2,364.58
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	28,238.44	10,051.72	.00

Disbursements:

Expenses of Administration	\$ 3,326.66	
Disbursements to Creditors	\$ 23,188.26	
TOTAL DISBURSEMENTS:		\$ 26,514.92

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/05/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.